9/543 550

Refine Search

Your wildcard search against 10000 terms has yielded the results below.

Your result set for the last L# is incomplete.

The probable cause is use of unlimited truncation. Revise your search strategy to use limited truncation.

Search Results -

Terms	Documents
L28 and ((fraud$ near2 (gross$ or total$ or sum$)) with (check$ or verif$))	0

Database:
US Pre-Grant Publication Full-Text Database
US Patents Full-Text Database
US OCR Full-Text Database
EPO Abstracts Database
JPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search: L29

Refine Search | Recall Text | Clear | Interrupt

Search History

DATE: Monday, May 15, 2006 Printable Copy Create Case

Set Name side by side	Query	Hit Count	Set Name result set
	DB=PGPB,USPT,USOC; THES=ASSIGNEE; PLUR=YES; OP=OR		
L29	L28 and ((fraud$ near2 (gross$ or total$ or sum$)) with (check$ or verif$))	0	L29
L28	l25 or l26 or l27	165	L28
	DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR		
L27	(5466918 \| 5025373 \| 5537315 \| 5648648 \| 5790674 \| 4993068 \| 4017835 \| 5206803 \| 5053608 \| 4736294 \| 3711833 \| 4890228 \| 5559895 \| 5180901 \| 5367572 \| 4683536 \| 5870721 \| 5218539 \| 5679938 \| 5611052 \| 5613012 \| 5576951 \| 4491725 \| 4600828 \| 5305196 \| 5416306 \| 5604341 \| 5778178 \| 5083270 \| 4858121 \| 5025138 \| 3569619 \| 4675815 \| 4649832 \| 5202825 \| 5337358 \| 5241620 \| 5224173 \| 5274547 \| 5231571 \| 4965821 \| 4995081 \| 5878405 \| 5220501 \| 4672377 \| 4156911 \| 4992939 \| 5193057 \| 5602933 \| 5259025 \| 4023013 \| 5965859 \| 5023904 \| 5239462 \| 4646250 \| 3970992 \|	74	L27

	5361201 \| 5657389 \| 5095196 \| 5297202 \| 5056141 \| 4648037 \| 5049862 \| 5321751 \| 4598367 \| 5832464 \| 4730252 \| 4958368 \| 5131038 \| 5436970 \| 5774883 \| 4991205 \| 5699527 \| 5903225)![PN]		
L26	('5940811'\| '5870721'\| '6070141'\| '6088686')[PN]	4	L26
L25	('5940811'\| '5870721'\| '6070141'\| '6088686')[URPN]	89	L25
	DB=EPAB,JPAB,DWPI,TDBD; THES=ASSIGNEE; PLUR=YES; OP=OR		
L24	L23 and ((fraud$ near2 (gross$ or total$ or sum$)) with (check$ or verif$))	0	L24
L23	(compar$ with (scor$ or ranK$ or grad$)) and (order$ with (internet$ or network$ or online$))	19	L23
L22	(compar$ with (scor$ or ranK$ or grad$)) (internet$ or network$ or online$)	612363	L22
	DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR		
L21	L20 and (compar$ with (scor$ or ranK$ or grad$))	4	L21
L20	6088686.pn. or 6070141.pn. or 5940811.pn. or 5870721.pn.	4	L20
	DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; THES=ASSIGNEE; PLUR=YES; OP=OR		
L19	L6 and (compar$ with (scor$ or ranK$ or grad$))	4	L19
L18	L8 and (compar$ with (scor$ or ranK$ or grad$))	0	L18
L17	L16 and (fraud$ with (gross$ or total$ or sum$))	1	L17
L16	6430305.pn.	2	L16
L15	L7 and (fraud$ with (gross$ or total$ or sum$))	1	L15
L14	L9 and (fraud$ with (gross$ or total$ or sum$))	0	L14
L13	L10 and (fraud$ with (gross$ or total$ or sum$))	0	L13
L12	L10 and ((fraud$ with(gross$ or total$ or sum$)) with (check$ or verif$))	0	L12
L11	L10 and ((fraud$ near2 (gross$ or total$ or sum$)) with (check$ or verif$))	0	L11
L10	L9 and (fraud$ with (scor$ or grad$))	0	L10
L9	L8 and ((purchas$ or order$) with (items or product$ or goods or merchandi$ or servic$))	27	L9
L8	L7 and (bill$ or invoic$) and ship$	27	L8
L7	L6 and compar$ and authori$	58	L7
L6	L5 and database and (fraud$ with (check$ or verif$))	75	L6
L5	l3 or L4	1140	L5
L4	L2 and @pd<=19981019	316	L4
L3	L2 and @ad<=19981019	1129	L3
L2	L1 and (internet$ or network$ or online$)	7746	L2
L1	705/76,26,38,35,42,44,70,75.ccls.	8610	L1

END OF SEARCH HISTORY

Hit List

First Hit Your wildcard search against 10000 terms has yielded the results below.

Your result set for the last L# is incomplete.

The probable cause is use of unlimited truncation. Revise your search strategy to use limited truncation.

Clear | Generate Collection | Print | Fwd Refs | Bkwd Refs | Generate OACS

Search Results - Record(s) 1 through 10 of 27 returned.

☐ 1. Document ID: US 6460020 B1

Using default format because multiple data bases are involved.

L9: Entry 1 of 27 File: USPT Oct 1, 2002

US-PAT-NO: 6460020
DOCUMENT-IDENTIFIER: US 6460020 B1

TITLE: Universal shopping center for international operation

DATE-ISSUED: October 1, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Pool; Ed	Union Hall	VA		
Mauer; Doug	Blacksburg	VA		

US-CL-CURRENT: 705/26; 705/17

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 2. Document ID: US 6336098 B1

L9: Entry 2 of 27 File: USPT Jan 1, 2002

US-PAT-NO: 6336098
DOCUMENT-IDENTIFIER: US 6336098 B1

TITLE: Method for electronic distribution and redemption of coupons on the world wide web

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 3. Document ID: US 6253027 B1

L9: Entry 3 of 27 File: USPT Jun 26, 2001

US-PAT-NO: 6253027
DOCUMENT-IDENTIFIER: US 6253027 B1

TITLE: System, method and article of manufacture for exchanging software and configuration data over a multichannel, extensible, flexible architecture

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 4. Document ID: US 6178409 B1

L9: Entry 4 of 27 File: USPT Jan 23, 2001

US-PAT-NO: 6178409
DOCUMENT-IDENTIFIER: US 6178409 B1

TITLE: System, method and article of manufacture for multiple-entry point virtual point of sale architecture

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 5. Document ID: US 6163771 A

L9: Entry 5 of 27 File: USPT Dec 19, 2000

US-PAT-NO: 6163771
DOCUMENT-IDENTIFIER: US 6163771 A

TITLE: Method and device for generating a single-use financial account number

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 6. Document ID: US 6122624 A

L9: Entry 6 of 27 File: USPT Sep 19, 2000

US-PAT-NO: 6122624
DOCUMENT-IDENTIFIER: US 6122624 A

TITLE: System and method for enhanced fraud detection in automated electronic purchases

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 7. Document ID: US 6119105 A

L9: Entry 7 of 27 File: USPT Sep 12, 2000

US-PAT-NO: 6119105
DOCUMENT-IDENTIFIER: US 6119105 A

TITLE: System, method and article of manufacture for initiation of software distribution from a point of certificate creation utilizing an extensible, flexible architecture

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 8. Document ID: US 6105010 A

L9: Entry 8 of 27 File: USPT Aug 15, 2000

US-PAT-NO: 6105010
DOCUMENT-IDENTIFIER: US 6105010 A

TITLE: Biometric certifying authorities

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 9. Document ID: US 6072870 A

L9: Entry 9 of 27 File: USPT Jun 6, 2000

US-PAT-NO: 6072870
DOCUMENT-IDENTIFIER: US 6072870 A

TITLE: System, method and article of manufacture for a gateway payment architecture utilizing a multichannel, extensible, flexible architecture

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 10. Document ID: US 6041315 A

L9: Entry 10 of 27 File: USPT Mar 21, 2000

US-PAT-NO: 6041315
DOCUMENT-IDENTIFIER: US 6041315 A
**** See image for Certificate of Correction ****

TITLE: Automated payment system and method

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

Clear | Generate Collection | Print | Fwd Refs | Bkwd Refs | Generate OACS

Terms	Documents
L8 and ((purchas$ or order$) with (items or product$ or goods or merchandi$ or servic$))	27

Hit List

First Hit Your wildcard search against 10000 terms has yielded the results below.

Your result set for the last L# is incomplete.

The probable cause is use of unlimited truncation. Revise your search strategy to use limited truncation.

Clear | Generate Collection | Print | Fwd Refs | Bkwd Refs | Generate OACS

Search Results - Record(s) 11 through 20 of 27 returned.

☐ 11. Document ID: US 6029154 A

Using default format because multiple data bases are involved.

L9: Entry 11 of 27 File: USPT Feb 22, 2000

US-PAT-NO: 6029154
DOCUMENT-IDENTIFIER: US 6029154 A

TITLE: Method and system for detecting fraud in a credit card transaction over the internet

DATE-ISSUED: February 22, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Pettitt; John Philip	Los Altos	CA		

US-CL-CURRENT: 705/44; 705/38, 705/39

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 12. Document ID: US 6026379 A

L9: Entry 12 of 27 File: USPT Feb 15, 2000

US-PAT-NO: 6026379
DOCUMENT-IDENTIFIER: US 6026379 A

TITLE: System, method and article of manufacture for managing transactions in a high availability system

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 13. Document ID: US 6002767 A

L9: Entry 13 of 27 File: USPT Dec 14, 1999

US-PAT-NO: 6002767

DOCUMENT-IDENTIFIER: US 6002767 A
** See image for Certificate of Correction **

TITLE: System, method and article of manufacture for a modular gateway server architecture

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 14. Document ID: US 5987132 A

L9: Entry 14 of 27 File: USPT Nov 16, 1999

US-PAT-NO: 5987132
DOCUMENT-IDENTIFIER: US 5987132 A
** See image for Certificate of Correction **

TITLE: System, method and article of manufacture for conditionally accepting a payment method utilizing an extensible, flexible architecture

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 15. Document ID: US 5983208 A

L9: Entry 15 of 27 File: USPT Nov 9, 1999

US-PAT-NO: 5983208
DOCUMENT-IDENTIFIER: US 5983208 A

TITLE: System, method and article of manufacture for handling transaction results in a gateway payment architecture utilizing a multichannel, extensible, flexible architecture

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 16. Document ID: US 5982891 A

L9: Entry 16 of 27 File: USPT Nov 9, 1999

US-PAT-NO: 5982891
DOCUMENT-IDENTIFIER: US 5982891 A

TITLE: Systems and methods for secure transaction management and electronic rights protection

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 17. Document ID: US 5966698 A

L9: Entry 17 of 27 File: USPT Oct 12, 1999

US-PAT-NO: 5966698
DOCUMENT-IDENTIFIER: US 5966698 A

TITLE: Automated payment system and method

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 18. Document ID: US 5943424 A

L9: Entry 18 of 27 File: USPT Aug 24, 1999

US-PAT-NO: 5943424
DOCUMENT-IDENTIFIER: US 5943424 A

TITLE: System, method and article of manufacture for processing a plurality of transactions from a single initiation point on a multichannel, extensible, flexible architecture

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 19. Document ID: US 5915019 A

L9: Entry 19 of 27 File: USPT Jun 22, 1999

US-PAT-NO: 5915019
DOCUMENT-IDENTIFIER: US 5915019 A

TITLE: Systems and methods for secure transaction management and electronic rights protection

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 20. Document ID: US 5895455 A

L9: Entry 20 of 27 File: USPT Apr 20, 1999

US-PAT-NO: 5895455
DOCUMENT-IDENTIFIER: US 5895455 A

TITLE: Document image display system and method

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

Clear | Generate Collection | Print | Fwd Refs | Bkwd Refs | Generate OACS

Terms	Documents
L8 and ((purchas$ or order$) with (items or product$ or goods or merchandi$ or servic$))	27

Hit List

First Hit Your wildcard search against 10000 terms has yielded the results below.

Your result set for the last L# is incomplete.

The probable cause is use of unlimited truncation. Revise your search strategy to use limited truncation.

Clear | Generate Collection | Print | Fwd Refs | Bkwd Refs | Generate OACS

Search Results - Record(s) 21 through 27 of 27 returned.

☐ 21. Document ID: US 5889863 A

Using default format because multiple data bases are involved.

L9: Entry 21 of 27 File: USPT Mar 30, 1999

US-PAT-NO: 5889863
DOCUMENT-IDENTIFIER: US 5889863 A

TITLE: System, method and article of manufacture for remote virtual point of sale processing utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: March 30, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weber; Jay C.	Menlo Park	CA		

US-CL-CURRENT: 705/76; 705/26, 705/39, 705/40, 705/44, 705/77

Full | Title | Citation | Front | Review | Classification | Date | Reference | Claims | KWIC | Draw De

☐ 22. Document ID: US 5870725 A

L9: Entry 22 of 27 File: USPT Feb 9, 1999

US-PAT-NO: 5870725
DOCUMENT-IDENTIFIER: US 5870725 A

TITLE: High volume financial image media creation and display system and method

Full | Title | Citation | Front | Review | Classification | Date | Reference | Claims | KWIC | Draw De

☐ 23. Document ID: US 5850446 A

L9: Entry 23 of 27 File: USPT Dec 15, 1998

US-PAT-NO: 5850446
DOCUMENT-IDENTIFIER: US 5850446 A

TITLE: System, method and article of manufacture for virtual point of sale processing utilizing an extensible, flexible architecture

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 24. Document ID: US 5812668 A

L9: Entry 24 of 27 File: USPT Sep 22, 1998

US-PAT-NO: 5812668
DOCUMENT-IDENTIFIER: US 5812668 A

TITLE: System, method and article of manufacture for verifying the operation of a remote transaction clearance system utilizing a multichannel, extensible, flexible architecture

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 25. Document ID: US 5727249 A

L9: Entry 25 of 27 File: USPT Mar 10, 1998

US-PAT-NO: 5727249
DOCUMENT-IDENTIFIER: US 5727249 A

TITLE: Automated payment system and method

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 26. Document ID: US 5691524 A

L9: Entry 26 of 27 File: USPT Nov 25, 1997

US-PAT-NO: 5691524
DOCUMENT-IDENTIFIER: US 5691524 A
**** See image for Certificate of Correction ****

TITLE: Electronic check presentment system having a non-ECP exceptions notification system incorporated therein

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 27. Document ID: US 5256863 A

L9: Entry 27 of 27 File: USPT Oct 26, 1993

US-PAT-NO: 5256863
DOCUMENT-IDENTIFIER: US 5256863 A
**** See image for Certificate of Correction ****

TITLE: In-store universal control system

Full | Title | Citation | Front | Review | Classification | Date | Reference | Claims | KWIC | Draw De

Clear | Generate Collection | Print | Fwd Refs | Bkwd Refs | Generate OACS

Terms	Documents
L8 and ((purchas$ or order$) with (items or product$ or goods or merchandi$ or servic$))	27

Display Format: - Change Format

Previous Page Next Page Go to Doc#

Hit List

First Hit

Your wildcard search against 10000 terms has yielded the results below.

Your result set for the last L# is incomplete.

The probable cause is use of unlimited truncation. Revise your search strategy to use limited truncation.

Clear | Generate Collection | Print | Fwd Refs | Bkwd Refs | Generate OACS

Search Results - Record(s) 1 through 4 of 4 returned.

☐ 1. Document ID: US 6088686 A

Using default format because multiple data bases are involved.

L19: Entry 1 of 4 File: USPT Jul 11, 2000

US-PAT-NO: 6088686
DOCUMENT-IDENTIFIER: US 6088686 A

TITLE: System and method to performing on-line credit reviews and approvals

DATE-ISSUED: July 11, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Walker; Darcy	Chicago	IL		
Sussman; Lawrence J.	New York	NY		
Mayr; Mona	Naperville	IL		
Dean, Jr.; Charles G.	Villa Park	IL		
Seib; Dennis	St. Peters	MO		
Musci; Richard	Raleigh	NC		
Marino; Glenn	Cincinnati	OH		

US-CL-CURRENT: 705/38; 235/375, 235/379, 235/383, 705/35, 705/39

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 2. Document ID: US 6070141 A

L19: Entry 2 of 4 File: USPT May 30, 2000

US-PAT-NO: 6070141
DOCUMENT-IDENTIFIER: US 6070141 A

TITLE: System and method of assessing the quality of an identification transaction using an identificaion quality score

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 3. Document ID: US 5940811 A

L19: Entry 3 of 4 File: USPT Aug 17, 1999

US-PAT-NO: 5940811
DOCUMENT-IDENTIFIER: US 5940811 A
** See image for Reexamination Certificate **

TITLE: Closed loop financial transaction method and apparatus

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 4. Document ID: US 5870721 A

L19: Entry 4 of 4 File: USPT Feb 9, 1999

US-PAT-NO: 5870721
DOCUMENT-IDENTIFIER: US 5870721 A
** See image for Reexamination Certificate **

TITLE: System and method for real time loan approval

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

Clear | Generate Collection | Print | Fwd Refs | Bkwd Refs | Generate OACS

Terms	Documents
L6 and (compar$ with (scor$ or ranK$ or grad$))	4

Display Format: - Change Format

Previous Page Next Page Go to Doc#

L21: Entry 1 of 4 File: USPT Jul 11, 2000

DOCUMENT-IDENTIFIER: US 6088686 A
TITLE: System and method to performing on-line credit reviews and approvals

Brief Summary Text (10):
The present invention solves this problem by providing a user-friendly on-line computerized system that streamlines the processing of applications for products and services offered by a financial institution, that automates many steps in the review and approval process, that performs background credit worthiness comparisons based upon an applicant's credit score, financial information and new or existing relationship with the financial institution, if any, that recommends to those applicants who exceed the initial criteria for credit consideration specific credit products with predetermined credit qualified offer amounts, and that ensures the required operating (credit/liability) policies are appropriately completed.

CLAIMS:

6. The method according to claim 4, further comprising the steps of:

e) comparing said applicant's application score against an approved cutoff value; and

f) referring an applicant's application that fails to meet said approval cutoff value to a manual review.

26. A method for performing an automatic on-line review of an applicant's application for a product or service offered by a financial institution, in real-time, comprising:

receiving a first set of data into a data processing and communication system, said data relating to information provided by said applicant;

receiving a second set of data into said data processing and communication system, said second set of data relating to the product or service requested by said applicant;

using said first data to identify on a real time basis a relationship profile with said applicant, said relationship profile being based upon an amount of assets and liabilities said applicant has with the financial institution;

performing a fraud verification on said first set of data;

gathering credit reports from at least one credit bureau using said first set of data, comparing said credit reports against a minimum disaster/policy criteria;

determining a debt burden code and assigning said code to said applicant's application and assigning a scoring response code to said applicant's application; and

comparing said scoring response code to a turndown cutoff value.

L21: Entry 2 of 4 File: USPT May 30, 2000

DOCUMENT-IDENTIFIER: US 6070141 A
TITLE: System and method of assessing the quality of an identification transaction using an identificaion quality score

Abstract Text (1):
A system and method of assessing the quality of an identification transaction is disclosed. The method includes the following steps: registering a plurality of persons to be identified by providing at least two identification information (ID) units corresponding to each person and storing the ID units in an identification database; assigning an identification quality score to each ID unit; presenting a first ID unit to initiate a transaction where identification is desired; inputting the first ID unit into a point of identification (POI) terminal; establishing a communications link between the POI terminal and the identification database; transmitting the first ID unit to the identification database; searching the identification database and retrieving at least one second ID unit stored in the identification database along with the identification quality score(s) assigned to the retrieved second ID unit(s); transmitting the second ID unit(s) to the POI terminal; displaying the second ID unit(s) and their associated identification quality score(s) on a POI terminal display; comparing the displayed second ID unit with a corresponding second ID unit physically presented by the person being identified; acknowledging a match by entering a command into the POI terminal; storing first, second ID units and transaction information as a transaction record; and adjusting identification quality scores based on historical data.

Detailed Description Text (31):
Once the retrieved digital photographic image(s) and the identification quality score(s) or derivatives thereof associated with the retrieved image(s) are displayed at the point of identification terminal, the store clerk, or other person responsible for identity verification, would visually compare the image(s) displayed on the display means with the physical appearance of the person being identified at the point of identification terminal. If a match exists, then the clerk would input a specified key or keystroke sequence on input keypad 5 to indicate that the clerk, in fact, verified that an identity match exists.

Detailed Description Text (32):
In more sophisticated embodiments of the invention, the biometric comparison may be accomplished using an automated comparison system, such as those well known in the art, to analyze and compare such biometric as fingerprints, retinal images or the like. In these embodiments, the clerk verification input may not be required. However, in the case where the automated biometric comparison system does not result in an approved match or when the identification quality score associated with the retrieved image indicates that additional, human identification steps or methods are required, then the system will require a clerk verification input after the supplemental identification comparison steps are satisfactorily completed.

Detailed Description Text (38):
The identifier present will also review the displayed identification quality score or the derivative thereof associate with the second identifying information unit displayed and apply heightened scrutiny in comparing the same with the physically presented second identifying information unit if the displayed identification

quality score or derivative so dictates.

CLAIMS:

11. A method of assessing the identity of a person initiating a non cash-based financial instrument transaction comprising the steps of:

accepting a non cash financial instrument from a person initiating said non cash-based financial transaction, said non cash-based financial instrument including an account number identifying a financial account from which funds necessary to complete said non cash-based financial transaction may be drawn;

inputting said account number into a point of identification terminal;

establishing a communications link between said point of identification terminal and a remote database site, said database site having stored therein an identification database comprising a plurality of identification information units, each said identification information unit mapped to at least one account number, said identification information units corresponding to persons authorized to initiate financial transactions using said financial account, each said identification information unit further having an identification quality score associated therewith, said identification quality scores stored in an identification quality database at said remote database site;

transmitting said account number from said point of identification terminal to said remote database site over said communications link;

searching said identification database and retrieving at least one identification information unit stored in said identification database, which is mapped to said transmitted account number;

searching said identification quality score database and retrieving said identification quality score assigned to each said retrieved identification information unit;

transmitting each said retrieved identification information unit and each said retrieved identification quality score assigned thereto to said point of identification terminal over said communications link;

displaying each said transmitted identification information unit and an identification quality indicator on a display at said point of identification terminal;

comparing each said displayed identification information unit with a corresponding identification information unit physically presented by the person being identified at said point of identification and reviewing said displayed identification quality score to identify non cash-based financial transactions where heightened identification scrutiny is required;

acknowledging the positive identification of said person being identified if a match exists between at least one of said displayed identification information units and said corresponding identification information unit physically presented by the person being identified;

storing said displayed, matching identification information unit along with transaction information as a transaction record; and

adjusting said identification quality score stored in said identification quality score database based on historical data acquired and stored at said remote database site.

L21: Entry 3 of 4 File: USPT Aug 17, 1999

DOCUMENT-IDENTIFIER: US 5940811 A
**** See image for Reexamination Certificate ****
TITLE: Closed loop financial transaction method and apparatus

CLAIMS:

1. An automatic loan processing system providing real time loan processing without human intervention for applicants located at a remote interface, said system comprising:

a. a remote applicant interface adapted to:

i. allow a loan applicant to remotely request a loan from a financial institution; and

ii. receive data from the loan applicant;

b. a data processing system with associated memory having weighted underwriting criteria bearing on the ability and willingness of a borrower to repay a loan based on prescribed data obtained from the borrower and information about the borrower obtained from at least one database containing information about the borrower relevant to the ability and willingness of the borrower to repay a loan;

c. a communication network electronically coupling said data processing system to said applicant interface;

d. without human assistance, said data processing system adapted to:

i. receive the data from the applicant received at the applicant interface;

ii. access the at least one database for information relevant to the loan applicant's ability and willingness to repay the loan;

iii. compare certain of the information received from the loan applicant and certain of the information received from said at least one database relevant to the applicant's ability and willingness to repay the loan with said weighted underwriting criteria to provide an underwriting score;

iv. based on the underwriting score, determine in real time and without human assistance if the loan applicant's requested loan is approved; and

v. send a result to the remote applicant interface informing the loan applicant whether or not the requested loan was approved.

8. An automatic loan processing system providing real time loan processing without human intervention for applicants located at a remote interface, said system comprising:

a. a remote applicant interface adapted to:

i. allow a loan applicant to remotely request a loan; and

ii. receive data from the loan applicant;

b. a data processing system, with associated memory having weighted underwriting criteria bearing on the ability and willingness of a borrower to repay a loan based on prescribed data obtained from the borrower and information about the borrower from at least one database containing information about the borrower relevant to the ability and willingness of the borrower to repay a loan;

c. a communication network electronically coupling said data processing system to said applicant interface;

d. without human assistance, said data processing system adapted to:

i. receive the data from the applicant received at the applicant interface

ii. access the at least one database for information relevant to the applicant's identity and for information relevant to the applicant's ability and willingness to repay the obligation;

iii. verify the loan applicant's identity by comparing certain of the information received from the applicant with certain of the information received from said at least one database relevant to the applicant's identity;

iv. compare certain of the information received from the applicant and certain of the information received from said at least one database relevant to the applicant's ability and willingness to repay the credit obligation with said weighted underwriting criteria to provide an underwriting score;

v. based on the underwriting score, determine in real time and without human assistance if the applicant's requested loan is approved; and

vi. send a result to the remote applicant interface informing the loan applicant whether or not the requested loan was approved.

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PALM Intranet

Application Number [] SEARCH

IDS Flag Clearance for Application 09343550

IDS Information

Content	Mailroom Date	Entry Number	IDS Review	Reviewer

UPDATE

L26: Entry 3 of 4 File: USPT Aug 17, 1999

US-PAT-NO: 5940811
DOCUMENT-IDENTIFIER: US 5940811 A
**** See image for Reexamination Certificate ****

TITLE: Closed loop financial transaction method and apparatus

DATE-ISSUED: August 17, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Norris; Jeffrey A.	Lexington	SC		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Affinity Technology Group, Inc.	Columbia	SC			02

APPL-NO: 08/732584 [PALM]
DATE FILED: October 15, 1996

PARENT-CASE:
This is a file wrapper continuation of application Ser. No. 08/327,653 filed Oct. 24, 1994, which is a continuation-in-part application of application Ser. No. 08/113,205 filed on Aug. 27, 1993, both now abandoned .

INT-CL-ISSUED: [06] G06 F 17/60

US-CL-ISSUED: 705/38; 705/35, 705/39, 705/42, 705/43
US-CL-CURRENT: 705/38; 705/35; 705/39; 705/42; 705/43

FIELD-OF-CLASSIFICATION-SEARCH: 395/238, 705/35, 705/38, 705/39, 705/42, 705/43
See application file for complete search history.

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected Search ALL Clear

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
☐	3970992	July 1976	Boothroyd et al.	
☐	4017835	April 1977	Randolph	
☐	4491725	January 1985	Pritchard	
☐	4598367	July 1986	DeFrancesco et al.	

☐	4600828	July 1986	Nogami e tal.	235/379
☐	4646250	February 1987	Childress	
☐	4648037	March 1987	Valentino	364/408
☐	4649832	March 1987	Hain et al.	
☐	4675815	June 1987	Kuroki et al.	
☐	4683536	July 1987	Yamamoto	
☐	4730252	March 1988	Bradshaw	
☐	4736294	April 1988	Gill et al.	364/408
☐	4890228	December 1989	Longfield	
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☐	4965821	October 1990	Bishop et al.	
☐	4992939	February 1991	Tyler	
☐	5023904	June 1991	Kaplan et al.	
☐	5025138	June 1991	Cuervo	
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☐	5049862	September 1991	Dao et al.	
☐	5083270	January 1992	Gross et al.	
☐	5202825	April 1993	Miller et al.	
☐	5206803	April 1993	Vitagliano et al.	
☐	5218539	June 1993	Elphick et al.	
☐	5220501	June 1993	Lawlor et al.	
☐	5231571	July 1993	D'Agostino	
☐	5239462	August 1993	Jones et al.	364/408
☐	5241620	August 1993	Ruggiero	
☐	5274547	December 1993	Zoffel et al.	364/408
☐	5297202	March 1994	Kapp et al.	
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☐	5559895	September 1996	Lee et al.	
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☐	5611052	March 1997	Dykstra et al.	

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FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	CLASS
5101250	April 1993	JP	

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"Interactive Banking Gets a Push Up North", Bank Systems & Technology, Mar. 1994.
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Karson, Daniel E., "A Private Investigator's Guide to Un-Covering Concealed Assets"; Mar. 4, 1987; p. 6, vol. 152, No. 43.
Russell, Rebecca D., "Keeping the Pieces Together," Security, vol. 28 No. 5, May, 1981, vol. 28 No. 5 "Abstract".
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"Interlinq Mortgaga Software Hits Big Time", American Banker, Nov. 18, 1987, p. 12, vol. 152, No. 226.
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William McCall, "People interface with banks from home", The Associated Press, Aug. 5, 1994.

ART-UNIT: 271

PRIMARY-EXAMINER: Hayes; Gail O.

ASSISTANT-EXAMINER: Hughet; William N.

ATTY-AGENT-FIRM: Rhodes, Coats & Bennett, L.L.P.

ABSTRACT:

A method and apparatus for closed loop, automatic processing of typical financial transactions, including loans, setting up checking, savings and individual retirement accounts, obtaining cashier's checks, ordering additional checks, issuing credit and debit cards, wire transferring money, and so on. The transactions are provided from a kiosk and controlled by a computer controller interacting with the consumer. In the case of loans, a computer controller helps the consumer in the completion of the application, performs the underwriting, and transfers funds. The computer controller obtains the information needed to process the application, determines whether to approve the loan, effects electronic fund transfers to the applicant's deposit account and arranges for automatic withdrawals to repay the loan. The computer controller reviews documentation requirements including consumer lending and other required documentation with the consumer and obtains acknowledgment of acceptance of terms by having the consumer sign an electronic signature pad. Copies of documents with a digital photograph are printed out by a printer in the kiosk for the consumer. Finally, the kiosk has the capability of imprinting a credit or debit card in response to a consumer request.

8 Claims, 3 Drawing figures

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L26: Entry 2 of 4 File: USPT May 30, 2000

US-PAT-NO: 6070141
DOCUMENT-IDENTIFIER: US 6070141 A

TITLE: System and method of assessing the quality of an identification transaction using an identificaion quality score

DATE-ISSUED: May 30, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Houvener; Robert C.	Nashua	NH		
Hoenisch; Ian P.	Salem	NH		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Image Data, LLC	Nashua	NH			02

APPL-NO: 09/124149 [PALM]
DATE FILED: July 28, 1998

PARENT-CASE:
RELATED APPLICATION This is a Continuation-in-Part of application Ser. No. 08/684,677 filed Jul. 19, 1996, now U.S. Pat. No. 5,790,674 which is a Continuation-in-Part of application Ser. No. 08/436,146, filed May 8, 1995, now U.S. Pat. No. 5,657,389, issued Aug. 12, 1997.

INT-CL-ISSUED: [07] G06 F 17/60, C06 K 5/00

US-CL-ISSUED: 705/1; 705/44, 705/18, 705/39, 705/41, 705/76, 235/380
US-CL-CURRENT: 705/1; 235/380, 705/18, 705/39, 705/41, 705/44, 705/76

FIELD-OF-CLASSIFICATION-SEARCH: 705/16, 705/18, 705/39, 705/41, 705/44, 705/45, 705/1, 705/76, 235/380
See application file for complete search history.

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
☐	3569619	March 1971	Simjian	235/380
☐	3711833	January 1973	Starkey	340/825.34

☐	4023013	May 1977	Kinker	235/379
☐	4156911	May 1979	Crane et al.	382/121
☐	4672377	June 1987	Murphy et al.	340/825.34
☐	4858121	August 1989	Barber et al.	705/2
☐	4991205	February 1991	Lemelson	380/5
☐	4993068	February 1991	Piosenka et al.	380/23
☐	4995081	February 1991	Leighton et al.	380/23
☐	5053608	October 1991	Senanayake	235/380
☐	5056141	October 1991	Dyke	380/25
☐	5095196	March 1992	Miyata	235/382
☐	5131038	July 1992	Puhl et al.	380/23
☐	5180901	January 1993	Hiramatsu	235/380
☐	5224173	June 1993	Kuhns et al.	382/116
☐	5259025	November 1993	Monroe et al.	380/23
☐	5305196	April 1994	Deaton et al.	705/10
☐	5321751	June 1994	Ray et al.	380/23
☐	5337358	August 1994	Axelrod et al.	380/23
☐	5367572	November 1994	Weiss	380/23
☐	5416306	May 1995	Imahata	235/380
☐	5436970	July 1995	Ray et al.	380/23
☐	5466918	November 1995	Ray et al.	235/380
☐	5602933	February 1997	Blackwell et al.	382/116
☐	5613012	March 1997	Hoffman et al.	382/115
☐	5648648	July 1997	Chou et al.	235/382
☐	5657389	August 1997	Houvener	380/23
☐	5679938	October 1997	Templeton et al.	235/379
☐	5790674	August 1998	Houvener et al.	380/23
☐	5832464	November 1998	Houvener et al.	705/45
☐	5903225	May 1999	Schmitt et al.	340/825.31
☐	5965859	October 1999	DiVincenzo et al.	235/380

ART-UNIT: 274

PRIMARY-EXAMINER: Trammell; James P.

ASSISTANT-EXAMINER: Rosen; Nicholas David

ATTY-AGENT-FIRM: Bourque & Associates, P.A.

ABSTRACT:

A system and method of assessing the quality of an identification transaction is disclosed. The method includes the following steps: registering a plurality of persons to be identified by providing at least two identification information (ID) units corresponding to each person and storing the ID units in an identification database; assigning an identification quality score to each ID unit; presenting a first ID unit to initiate a transaction where identification is desired; inputting the first ID unit into a point of identification (POI) terminal; establishing a communications link between the POI terminal and the identification database; transmitting the first ID unit to the identification database; searching the identification database and retrieving at least one second ID unit stored in the identification database along with the identification quality score(s) assigned to the retrieved second ID unit(s); transmitting the second ID unit(s) to the POI terminal; displaying the second ID unit(s) and their associated identification quality score(s) on a POI terminal display; comparing the displayed second ID unit with a corresponding second ID unit physically presented by the person being identified; acknowledging a match by entering a command into the POI terminal; storing first, second ID units and transaction information as a transaction record; and adjusting identification quality scores based on historical data.

22 Claims, 7 Drawing figures

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Search Results - Record(s) 1 through 2 of 2 returned.

☐ 1. Document ID: US 6430305 B1

Using default format because multiple data bases are involved.

L16: Entry 1 of 2 File: USPT Aug 6, 2002

US-PAT-NO: 6430305
DOCUMENT-IDENTIFIER: US 6430305 B1

TITLE: Identity verification methods

DATE-ISSUED: August 6, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Decker; Joseph E.	San Jose	CA		

US-CL-CURRENT: 382/116; 340/5.41, 340/5.53, 340/5.83, 382/124, 382/156, 382/228, 705/44, 902/5

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

☐ 2. Document ID: US 6430305 B1

L16: Entry 2 of 2 File: DWPI Aug 6, 2002

DERWENT-ACC-NO: 2002-673111
DERWENT-WEEK: 200272
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TITLE: Identity verification method involves estimating likelihood of transaction being fraudulent and signature being that of authorized person, and producing combined probability estimate

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw De

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L16: Entry 2 of 2 File: DWPI Aug 6, 2002

DERWENT-ACC-NO: 2002-673111
DERWENT-WEEK: 200272
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TITLE: Identity verification method involves estimating likelihood of transaction being fraudulent and signature being that of authorized person, and producing combined probability estimate

INVENTOR: DECKER, J E

PATENT-ASSIGNEE: SYNAPTICS INC (SYNAN)

PRIORITY-DATA: 1996US-0771707 (December 20, 1996)

Search Selected Search ALL Clear

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
US 6430305 B1	August 6, 2002		012	G06K009/00

APPLICATION-DATA:

PUB-NO	APPL-DATE	APPL-NO	DESCRIPTOR
US 6430305B1	December 20, 1996	1996US-0771707	

INT-CL (IPC): G06 K 9/00

ABSTRACTED-PUB-NO: US 6430305B
BASIC-ABSTRACT:

NOVELTY - Statistical estimators estimate the likelihood of a transaction being fraudulent. A statistical signature validity estimator computes the likelihood of a particular signature from a signature processing system being that of a person authorized to sign on the account based on an exemplar of the particular signature and a history of previous signatures. A combiner produces a combined probability estimate.

USE - For credit or cash debit transactions.

ADVANTAGE - Enables identification of bogus transactions to be made more quickly.

DESCRIPTION OF DRAWING(S) - The figure is a flow diagram of the identity verification method.

ABSTRACTED-PUB-NO: US 6430305B
EQUIVALENT-ABSTRACTS:

CHOSEN-DRAWING: Dwg.3/5

DERWENT-CLASS: T01 T04 T05
EPI-CODES: T01-J10B2A; T01-N01A1; T04-D04; T05-L02;

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L17: Entry 1 of 1 File: USPT Aug 6, 2002

DOCUMENT-IDENTIFIER: US 6430305 B1
TITLE: Identity verification methods

Detailed Description Text (58):
After the probabilities have been combined, the credit card issuer then uses some evaluation of the cost of accepting (given this final probability estimate) vs. the cost of denying credit. For example, it is assumed that the system determines a final 30% probability of this being a legitimate transaction (a 70% probability of the transaction being fraudulent). At this point, the credit card issuer compares the total cost of accepting the transaction (the chance that it's fraudulent times the cost, or in this case, 0.70.times.$3,000=$2100.00). The credit card issuer then compares this cost with the cost of denying the transaction: $50 to notify the customer card has been revoked, plus the cost of the danger that the customer will be displeased enough to close the account. The latter risk may be estimated as the probability that transaction was really valid (30%) multiplied by a 50% chance of the customer canceling card because he or she was improperly denied credit multiplied by the estimated profit on the card for the lifetime of the card in current dollars (assumed for this example to be $9,000.00). This comes out to $1350.00 (0.3.times.0.5.times.$9,000.00), or $1400.00 including the cost of notification.

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L26: Entry 4 of 4 File: USPT Feb 9, 1999

US-PAT-NO: 5870721
DOCUMENT-IDENTIFIER: US 5870721 A
**** See image for Reexamination Certificate ****

TITLE: System and method for real time loan approval

DATE-ISSUED: February 9, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Norris; Jeffrey A.	Lexington	SC		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Affinity Technology Group, Inc.	Columbia	SC			02

APPL-NO: 08/729892 [PALM]
DATE FILED: October 15, 1996

PARENT-CASE:
This is a file wrapper continuation of application Ser. No. 08/346,350, filed Nov. 29, 1994, which is a file wrapper continuation application of application Ser. No. 08/113,205 filed on Aug. 27, 1993 both now abandoned.

INT-CL-ISSUED: [06] G06 F 17/60

US-CL-ISSUED: 705/38; 705/35, 705/39, 705/42, 705/43
US-CL-CURRENT: 705/38; 705/35, 705/39, 705/42, 705/43

FIELD-OF-CLASSIFICATION-SEARCH: 395/238, 395/239, 395/237, 395/235, 395/236, 395/242, 395/243, 395/244, 705/35, 705/38, 705/39, 705/42, 705/43
See application file for complete search history.

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected Search ALL Clear

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
☐	3970992	July 1976	Boothroyd	
☐	4491725	January 1985	Pritchard	
	4598367	July 1986	DeFrancesco	

☐				
☐	4646250	February 1987	Childress	
☐	4648037	March 1987	Valentino	
☐	4649832	March 1987	Hain et al.	109/24.1
☐	4730252	March 1988	Bradshaw	
☐	4890228	December 1989	Longfield	364/408
☐	5049862	September 1991	Dao et al.	
☐	5193057	March 1993	Longfield	364/408
☐	5202825	April 1993	Miller et al.	
☐	5218539	June 1993	Elphick et al.	364/419
☐	5220501	June 1993	Lawlor et al.	
☐	5231571	July 1993	D'Agostino	
☐	5239462	August 1993	Jones et al.	364/408
☐	5241620	August 1993	Ruggiero	395/22
☐	5274547	December 1993	Zoffel et al.	364/408
☐	5297202	March 1994	Kapp et al.	
☐	5361201	November 1994	Jost et al.	395/235
☐	5559895	September 1996	Lee et al.	382/119
☐	5604341	February 1997	Grossi et al.	235/379
☐	5611052	March 1997	Dykstra et al.	395/238

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	CLASS
5101250	April 1993	JP	

OTHER PUBLICATIONS

Mortgage Ware 5.4d--Interlinq Software Co 11255 Kirkland Way, Kirkland, WA 98033--Judith M. Berrett (206) 827-1112; (800) 569-1234.
Electronic Network Will Link Car Dealers to Many Lenders: Goal is to Create a Form of EFT Transfer System, American Banker, Feb. 8, 1988 p. 1, vol. 153, No. 26.
Servantis Systems Inc.; "PEP+(Paperless Processing Plus)", DIALOG(R)File 256 (01513881), Jan. 1986.
Computrol, Inc.; "Standing Order System (SOS)"; DIALOG(R)File 751 (00239695); 1988.

Management Technologies Inc (MTI); "ManTec 3.4"; DIALOG(R)File 01198196; 1982.
Rothfeder, Jeffrey; "Electronic Bill-Paying for the Little Guy"; Businesss Week; Sep. 25, 1989; p. 206E.
Patrick Haverson, A Man with Grand Visions, Bakning Technology, pp. 30-32, May 1993.
Anonymous, MortgageWare Resource Guide, Interlinq Software Corp., Nov. 1992.
David O. Tyson, Interlinq Mortgage Software Hits Big Time with Prudential Real Estate Susidiary Deal, Nov. 18, 1987.
Richard Read, Crossing the Track to Success, Euromoney, pp. 1-8, Jun. 1988.

Karson, Daniel E., "A Private Investigator's Guide to On-Covering Concealed Assets"; Mar. 4, 1987; p. 6, vol. 52, No. 43.
Russell, Rebecca D., "Keeping the Pieces Together", Security, V28N5, May 1991, V2N5 Abstract.
Barchard, David, "Cautious Mortgage Lenders Redo Their Sums", Financial Times, Sat., Jun. 20, 1972, p. 6.
"Neural Networks: A Logical Progression in Credit and Marketing Decisions Systems", Credit World, Mar./Apr. 1993, pp. 26-33, Alan Jost.

ART-UNIT: 271

PRIMARY-EXAMINER: Hayes; Gail O.

ASSISTANT-EXAMINER: Hughet; William N.

ATTY-AGENT-FIRM: Rhodes, Coats & Bennett, L.L.P.

ABSTRACT:

A method and apparatus for closed loop, automatic processing a loan, including completion of the application, underwriting, and transferring funds, includes use of a programmed computer to interface with an applicant, obtain the information needed to process the loan, determine whether to approve the loan, and effect electronic fund transfers to the applicant's deposit account and arrange for automatic withdrawals to repay the loan. Information is received from the applicant preferably by using voice recognition technology but alternatively by entering the alpha-numeric information using a personal computer keyboard or using the buttons on a telephone. The loan approval determination is made using a neural network with input obtained in part from the applicant and in part from databases accessed by the computer, such as a credit bureau, to obtain a credit report. The loan agreement is transmitted by facsimile to and from the applicant when the applicant has access to a facsimile machine or datafile to be printed or to an agent who delivers the agreement to the applicant when the applicant does not have access. In a preferred embodiment, the applicant accesses the computer from a kiosk where the complete transaction can take place as the applicant waits.

30 Claims, 3 Drawing figures

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